



Applicant: **STOVER, Merlin D.**
Attorney Docket No. **P06457US00**
Title: **NEGOTIABLE INSTRUMENT WITH
FRAUD PROTECTION**

REPLACEMENT Sheet 1 of 3

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SPIRIT LAKE BANK
SPIRIT LAKE, IA USA

Fig. 1

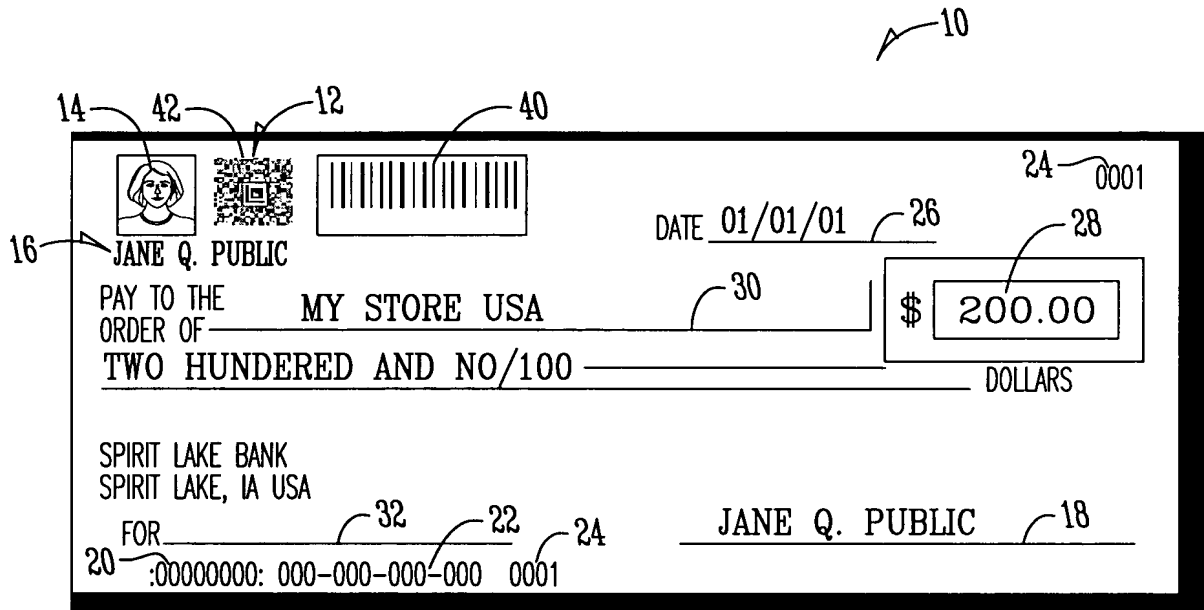


Fig. 2

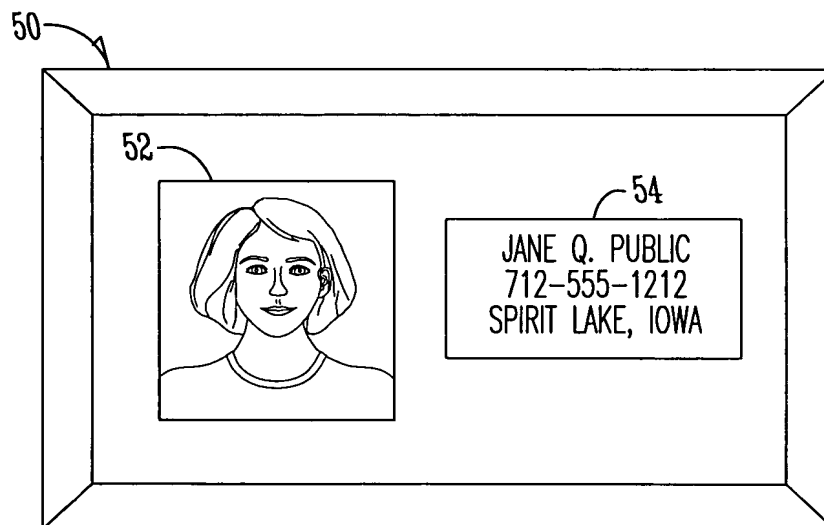


Fig. 3

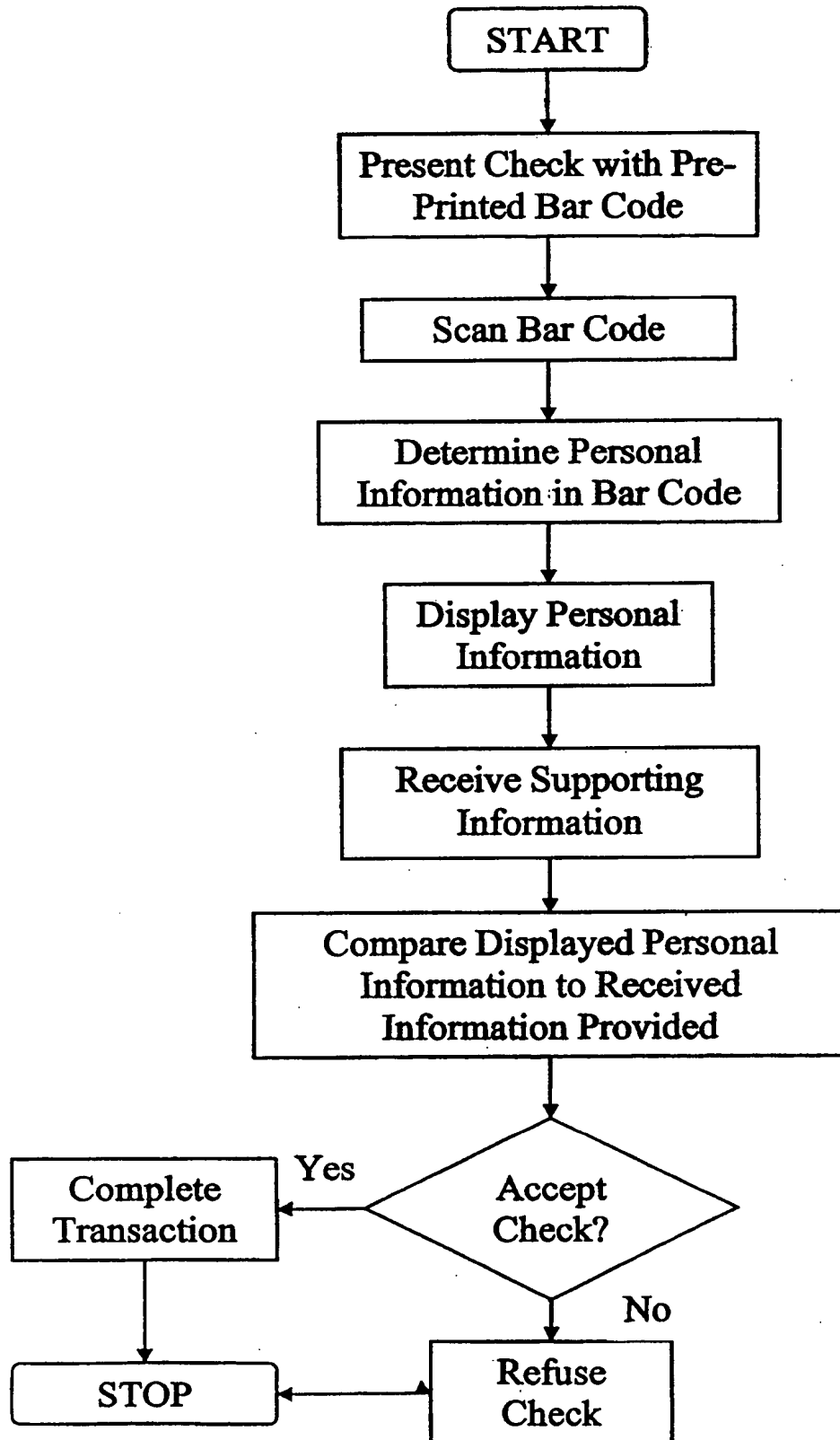


Fig. 4